

# Trucking Industry National Practice

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Aon is a leading provider of insurance and risk services to the nation's trucking industry. Therefore, we understand the unique problems and needs that trucking companies are often faced with. As one of the world's largest reinsurance organizations, Aon specialists can provide complete program analysis, marketing, risk control, claims management, and client service. The Aon team of trucking experts is your business consulting partner working to build an insurance and risk management program that meets your corporate goals and objectives.

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## Coverage solutions

- Truck liability & physical damage
- General liability
- Umbrella & excess liability
- Motor truck cargo
- Worker's compensation
- Executive risk - D&O/EPLI/crime
- Environmental
- Employee benefit program
- Independent contractor benefit programs
- Bonds - surety license and permit
- Property & business income
- Owner/operator programs

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## Consulting services

- Risk control and safety management
- Performance benchmarking
- Dot compliance and audit assistance
- Driver training, behavior, and retention
- Loss cause analysis
- Claims management evaluation
- Loss forecasting and actuarial reports
- Risk retention analysis
- Alternative funding/captives
- Business continuity management
- Mergers and acquisition due diligence
- Peer group benefit and contribution benchmarking
- Wellness programs designed for the trucking industry
- Human resource best practices process evaluation

Aon has award winning technology that provides both clients and Aon specialists with information and efficiencies that result in superior insurance program management. For example, AonLine provides clients with on-line access to their insurance program along with a wide range of support tools, such as certificate management, policy summaries, and open items.

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## Why Aon

### Superior resources

- Worldwide largest retail broker, reinsurance broker, and captive manager
- 69,000 colleagues in 120 countries worldwide

### Industry specialization and knowledge

- Specialists dedicated solely to the transportation industry
- Track record for improving client programs and cost of risk
- Marketing, client service, risk management, claims, and risk control
- Account handled by a single and readily accessible team
- Strategic relationships with top providers of legal, financial, and technical services

## Product and process specialization

- Aon offers specialty resources in executive risk, environmental, mergers/acquisitions, and employee benefits.
- Mitigation of financial risks inherent with independent contract drivers
- Loss control, safety, and compliance for transportation risks
- Extensive experience in alternative risk transfer, including the development and management of single-parent captives for transportation firms

## Programs designed for financial performance

- Analysis of risk-bearing capacity and balance sheet issues
- Loss forecasting and rate-making
- Customized program design encompassing retention and risk transfer decisions, collateral analysis and negotiations, and reinsurance placements
- Market options to match your claims-handling program
- “Risk Console”, a risk management information system featuring claim, fleet, and driver modules customized for the transportation industry
- Alternative risk transfer and captive program expertise

## Market relationships

- Working relationships with virtually all major insurers, domestic and foreign
- Comprehensive and world-class submissions to markets to ensure best risk transfer terms and conditions
- Client involvement in the marketing process

## Service commitments

- Marketing timeline and customized client service plan
- “Signature Service” standards that ensure Aon and industry best practices are delivered
- Safety and claims experts available to provide consultation services and audit procedures as well as assist with special projects or training activities
- Customized “AonLine” — secure website for insurance data, tools, and more
- Expert due diligence on acquisition targets